

IN RE:

SHANDA K. WELSH

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:19-23468

Chapter 13

Related to Docket No. 99

ORDER OF COURT

AND NOW, this \_\_\_\_\_ 10th Day of June, 2025 \_\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
Gregory J. Taddio, Chief Judge  
United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
Shanda K. Welsh  
Debtor

Case No. 19-23468-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jun 10, 2025

Form ID: pdf900

Total Noticed: 38

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2025:**

Recip ID	Recipient Name and Address
db	+ Shanda K. Welsh, 2109 W. Sunbury Rd, Hilliards, PA 16040-1207
15116257	+ Dollar Bank Servicing Center, P.O. Box 555, Pittsburgh, PA 15230-0555
15127399	+ Dollar Bank, FSB, c/o Dollar Bank, FSB Collections Dept., 2700 Liberty Ave., Pittsburgh, PA 15222-4700
15116263	Pennsylvania-American Water FCU, P.O. Box 37603, Philadelphia, PA 19101-0603
15116264	Peoples, P.O. Box 535323, Pittsburgh, PA 15253-5323
15116271	+ SYW/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
15116275	U.S.A.A. Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 11 2025 00:37:25	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 11 2025 00:06:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15117572	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 11 2025 00:55:11	Affirm, 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862
15116253	Email/Text: BKelectronicnotices@cenlar.com	Jun 11 2025 00:06:00	Cenlar, P.O. Box 77404, Ewing, NJ 08628
15116254	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 11 2025 00:06:00	Citizens Bank, c/o Firstmark Services, P.O. Box 82522, Lincoln, NE 68501-2522
15129415	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 11 2025 00:06:00	Citizens Bank N.A., One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919
15154366	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 11 2025 00:55:41	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15116255	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 11 2025 00:06:00	Comenity Bank/Kay Jewelers, P.O. Box 182789, Columbus, OH 43218-2789
15116256	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 11 2025 00:06:00	Comenity Bank/Kay Jewelers, P.O. Box 182125, Columbus, OH 43218-2125
15116259	+ Email/Text: kburkley@bernsteinlaw.com	Jun 11 2025 00:06:00	Duquesne Light, 411 Seventh Avenue, MD 6-1, Pittsburgh, PA 15219-1942
15155973	+ Email/Text: kburkley@bernsteinlaw.com	Jun 11 2025 00:06:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15116260	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 11 2025 00:26:37	Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328
15117571	Email/Text: customerservice.us@klarna.com	Jun 11 2025 00:06:00	Klarna, Attn: Klarna Credit, P.O. Box 206487, Dallas, TX 75320-6487

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15116262	Email/Text: paw.fcu@verizon.net	Jun 11 2025 00:06:00	PA-American Water FCU, 6050 Library Road, Bethel Park, PA 15102-4026
15116265	Email/Text: Bankruptcy.Notices@pnc.com	Jun 11 2025 00:06:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
15152627	Email/Text: Bankruptcy.Notices@pnc.com	Jun 11 2025 00:06:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15156316	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 11 2025 00:26:17	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15125878	+ Email/Text: paw.fcu@verizon.net	Jun 11 2025 00:06:00	Pennsylvania-American Water Federal Credit Union, 6050 Library Rd., Bethel Park, PA 15102-4026
15155599	+ Email/Text: BKelectronicnotices@cenlar.com	Jun 11 2025 00:06:00	Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
15194609	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jun 11 2025 00:06:00	Pingora Loan Servicing, LLC, C/O Nationstar Mortgage LLC, d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
15151970	Email/Text: bnc-quantum@quantum3group.com	Jun 11 2025 00:06:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15116266	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 11 2025 00:56:47	Sears Mastercard, P.O. Box 6275, Sioux Falls, SD 57117-6275
15116644	^ MEBN	Jun 11 2025 00:01:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15116267	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 11 2025 00:25:24	Synchrony Bank/At Home, P.O. Box 965064, Orlando, FL 32896-5064
15116268	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 11 2025 00:25:16	Synchrony Bank/Carecredit, P.O. Box 965064, Orlando, FL 32896-5064
15116269	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 11 2025 00:38:50	Synchrony Bank/Sam's Club, P.O. Box 965060, Orlando, FL 32896-5060
15116270	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 11 2025 00:25:51	Synchrony Bank/TJX Rewards, P.O. Box 965060, Orlando, FL 32896-5060
15116272	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 11 2025 00:25:32	The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15116273	^ MEBN	Jun 11 2025 00:01:38	U.S. Department of Education/GL, 2401 International, P.O. Box 7859, Madison, WI 53707-7859
15116274	^ MEBN	Jun 11 2025 00:01:39	U.S. Department of Education/GLE, 2401 International, P.O. Box 7859, Madison, WI 53707-7859
15122824	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 11 2025 00:06:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pingora Loan Servicing ,LLC enote vesting-- Nation
cr		Pingora Loan Servicing, LLC
cr		Pingora Loan Servicing, LLC unless in the state of
15116252	Affirm	
15116258		Douglas Sable
15116261		Klarna

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cr \*+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 6 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 12, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Pingora Loan Servicing LLC unless in the state of RI, ME, NH, NV or Orleans Parish, LA, then use Federal National Mortgage Association dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor Pingora Loan Servicing LLC dcarlon@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Pingora Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rodney D. Shepherd	on behalf of Debtor Shanda K. Welsh rodsheph@cs.com
Ronda J. Winnecour	cmevf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8